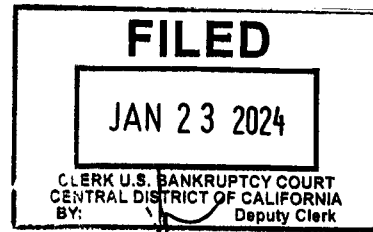


Tracy Carrington  
1512 Myrtle Drive  
Danville, IL  
61832  
Ph.217.259.8086



1-12-2024

To the Bankruptcy court of Santa Ana, CA:

Please enter the documents enclosed as my response to the motion to reject my account as outlined in the case: 8: 23-bk-10571-SC. I have sent a copy to the trustee as well.

Thank you,

Tracy Carrington, CFLE, LPN

Hello,

I was a customer of Coast Processing (LPG) and fulfilled my contractual obligations and paid all of my payments in full. In return, I am just now finding out that this business failed to fulfill their obligations to me, as outlined in our mutual contract. Capitol One states to me that I still owe the full balance as listed in our contract plus additional interest fees. In addition, they, as well as the other debtors listed, are reporting it negatively on my credit report. I was told by LPG that this would stop about 18 months or so after I entered into my business contract with them.

As they have filed chapter 11 bankruptcy and Morning Law Group has purchased these contracts and I have chosen to be "opted-in" to have them represent me, then they should now be liable to fulfill the contract obligations that I have completed and they now have purchased. When MLG bought LPG for \$42 million dollars or more, they obtained my consumer client account with all of the rights and responsibilities.

When prompted by email to choose to "opt out", I did not respond, thus entitling me to remain legally represented by MLG.

I do not agree with the motion that my account should be "rejected". Although I have fulfilled my monetary obligation, I am still entitled to legal representation for my creditors. MLG knew of these contractual obligations at the time of their purchase of LPG, as is it the sole basis of their business arrangements. I opted in to have MLG continue to represent me in fulfilling the contract.

As a consumer, I am legally entitled to expect businesses to uphold contracts that they either enter into purposely, or decide to purchase at will.

I have included a copy of my original agreement, an authorization for POA, bank statements showing that I paid MORE than the contracted price schedule, Copies of the litigation paperwork with applicable sections highlighted, and my written statement of objection to the motion of MLG to reject my account contract. This email serves as that written response.

I am mailing hard copies today (1-12-24 ) with proof of receipt. there are two options for MLG to choose from: 1) continue to represent me in a legal manner until ALL of the contractual expectations are fulfilled, or 2) refund ALL monies paid for this legal service, plus additional interest that would have naturally occurred had I placed that money into a savings account.

Please let me know of your decision.

Blessings,

Tracy Carrington CFLE,LPN

A handwritten signature in black ink that reads "Tracy Carrington, CFLE, LPN". The signature is written in a cursive, flowing style.



31878 Del Obispo | Suite 118-602  
San Juan Capistrano, CA 92675  
Tel 949.229.6262  
Fax 949.415.7816

John M. Thompson | admin@litigationpracticegroup.com

## **LEGAL SERVICES AGREEMENT**

### **Legal Services**

The Litigation Practice Group PC ("LPG") will provide debt validation services wherein it will assist you in removing erroneous or inaccurate information appearing on one or more of your credit reports by contesting debts appearing therein. This service is limited to information reported by creditors or purported creditors to credit bureaus. The purpose of this program is to challenge the legal validity of debts appearing on or being reported to credit bureaus. The cost of legal services rendered by LPG is set forth below, and those fees are earned by LPG for services rendered to you as set forth herein at the time such fees are paid.

### **Client Authorization**

You authorize LPG to challenge, where applicable, any debts appearing in your credit report(s) that you believe to be in any way invalid, inaccurate, or otherwise without legal basis. You also authorize LPG to obtain a copy of your credit report to assist in the process of analyzing your account and developing a strategy regarding the invalidation of debts that are excessive or otherwise unauthorized by law. You further authorize LPG, acting under power of attorney for you, to affix your signature to documents sent on your behalf in relation to the matters addressed herein.

### **Description of Services to be Performed**

LPG will obtain your credit reports, analyze them, and develop strategies for correcting invalid or unlawful debts for which you should not be held legally responsible. Where appropriate, LPG will use existing laws and interact with creditors and credit bureaus on your behalf to invalidate your debts and remove such invalid debts from your credit reports. LPG will also interact with collection agencies, as applicable, to invalidate your debts by requiring them to supply evidence of your indebtedness to them, or any other legal mechanism. LPG will also consult with you regarding all aspects of the credit reporting process, including all laws applicable to the same. LPG will also investigate your delinquent accounts in order to determine the most effective method for invalidating your debts or otherwise removing any legal liability for such debts, up to and including the initiation of lawsuits on your behalf against your creditors and their third party debt collectors.

In addition, if a lawsuit is filed against you, LPG will represent you in such lawsuit and will not charge any additional fees for such representation provided such lawsuit was initiated after the date you sign this Agreement. In the event a lawsuit was initiated against you before the date you execute this Agreement and you elect to have LPG represent you, an additional fee of \$500.00 will be charged. Where appropriate, if legal fees are recovered from an adverse party, LPG will retain such fees for its services. You will be responsible to pay any damages resulting from any lawsuit. Any costs incurred in a lawsuit will be paid by LPG out of the fees set forth below, including the fees of any attorney retained on your behalf in a jurisdiction in which LPG is not admitted to practice law. No additional payment from you to LPG will be necessary for the defense of any lawsuit filed against you after the date you execute this Agreement. You will, however, be responsible to pay any damages resulting from such lawsuits or any settlements reached in the course of such lawsuits.

### **Fees**

You will pay the following fees for the legal services provided by LPG. No fee or other cost will be charged or collected other than the following. This is the only amount you have to pay for LPG's services, and this fee is fixed, such that it is earned the moment it is transmitted to LPG. Upon request, LPG will provide an update of progress of services performed under this agreement at reasonable intervals of no greater frequency than once a month.

### **Refund Policy**

If an account is fully validated by a creditor, such that no further dispute to the validity of the account could be made, you will receive a full refund of the fees that you paid towards the invalidation of that account (i.e., you will be refunded the fees paid in proportion to the debt that was validated). Should you have an outstanding balance with LPG at the time your refund is issued on the validated account, any refund will first be applied towards the outstanding balance. A client can elect to move to a debt settlement service on any validated account in lieu of obtaining a refund. If a client makes such an election, fees will no longer be collected for such account and debt settlement services will be performed for no additional fees.

### **Debt Settlement**

If LPG is unable to invalidate any debt, you may elect to have LPG negotiate a settlement on your behalf with the concerned creditor without any additional fees being charged to or incurred by you for such service. Any settlement reached with any such creditor shall be your responsibility. At the point that you reach a settlement with such creditor, your payment to LPG will be reduced and re-amortized to adjust for the settled account being removed from the representation herein contemplated. Please see the refund policy above for more details.

### **Actions Required of You**

You agree to provide LPG with any and all correspondence you receive from any creditor, credit bureau, attorney, or court of law. You further agree to keep a log of all communications, including telephonic and electronic communications, from any creditor or credit reporting agency.

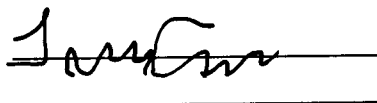
### **Right to Conduct Business Electronically and Contact You**

You agree that LPG may contact you electronically and telephonically, and that any and all business with LPG may be conducted electronically. You further agree that LPG may transmit data, including that regarding your credit profile, electronically. You further agree that any electronic communication carries the risk of disclosure to a third party, and that LPG will not be held responsible for any such inadvertent disclosure of information. A facsimile or email transmission of this signed agreement, via an email attachment or otherwise, will be as valid as the original. This agreement may not be modified except in writing by both parties.

### **Client Acknowledgements**

By signing this agreement, you acknowledge that LPG has not instructed you to breach any contract, fail to make any required payment, or fail to perform any obligation you have lawfully incurred. LPG reserves the right to terminate this agreement if (a) client fails to make timely payment of the amount due under hereunder or (b) client's payments are returned multiple times for any reason. LPG will not pay your debts, and does not guarantee that any debt you now have or may incur will be invalidated or settled in association with LPG's services. You understand and agree that you must forward any communication you receive in printed or electronic form from any creditor, court, or representative of other a creditor or a court to admin@coastprocessing.com, and that you must keep a log of all telephonic communications with any creditor or credit reporting agency. **Do not sign this agreement until you have received and read the information statements and notices of cancellation required by state and federal law, even if otherwise advised. By signing this agreement, you acknowledge receipt of these disclosures prior to the time of signing and agree to the terms of this agreement. You, the client, may cancel this agreement at any time before midnight CST of the 5th day after the date of execution of this agreement via an email to admin@coastprocessing.com. In addition, you, the client may terminate LPG's services under this agreement at any time via an email to admin@coastprocessing.com.**

Client Signature:



Co-Applicant Signature

Date: 10/9/19

Date: \_\_\_\_\_